

Information to identify the case:

Debtor 1	<u>Michael Steven Shaw</u>	Social Security number or ITIN	xxx-xx-6785
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Debra Shaw</u>	Social Security number or ITIN	xxx-xx-5703
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-33494-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Steven Shaw

Debra Shaw

6/12/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael Steven Shaw
Debra Shaw
DebtorsCase No. 19-33494-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 49

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb +Michael Steven Shaw, Debra Shaw, 7 Tudor Drive, Farmingdale, NJ 07727-3875
acc +Bederson & Company, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
518627340 AFC, Carmel, IN 46032
518807268 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,
Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518627343 +Anthony E. Bush/Nicholas Gaunce, Eckert Seamans Cherit & Mellott, LLC,
2000 Lenox Drive, Suite 203, Lawrence Township, NJ 08648-2314
518780482 +Automotive Finance Corporation, 11299 N. Illinois St., Carmel, IN 46032-8887
518627347 +BEST BUY/CBNA, 50 NORTHWEST POINT ROAD, Elk Grove Village, IL 60007-1032
518803754 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518627351 +Davison, Eastman, Munoz, Paone, Monmouth Executive Center, 100 Willow Brook Road, Suite 100,
Freehold, NJ 07728-5920
518671951 Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
518627352 +Freehold Hyundai, 4065 US Highway 9, Freehold, NJ 07728-2534
518627353 +GEICO Indemnity Company, 1 Geico Plaza, Washington, DC 20076-0005
518627354 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
518671952 +LAKEVIEW LOAN SERVICING LLC, ISAOA/ATIMA, PO BOX 202049, Florence, SC 29502-2049
518627357 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008
518694087 Manheim Credit & Collection, 6325 Peachtree Road, 6th Floor, Atlanta, GA 30328
518627359 +Matthew Frisky, c/o Michael Mumola, Esquire, Kalavruzos, Mumola, Hartman & Lento,
2681 Quakerbridge Road, Trenton, NJ 08619-1600
518627360 +NextGear Capital Inc., 1320 City Center Drive, Suite 100, Carmel, IN 46032-3816
518857515 +NextGear Capital, Inc., c/o Nicholas M. Gaunce, Esq., Eckert Seamans Cherin & Mellott, LLC,
2000 Lenox Drive, Suite 203, Lawrenceville, NJ 08648-2314
518627364 +Raritan Bay Federal Credit Union, 491 Raritan Street, Sayreville, NJ 08872-1442
518627365 +Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
518627369 +TDRCS/RENOVATE PREFERR, 1000 MACARTHUR BLVD, Mahwah, NJ 07430-2035
518627372 +WAKEFIELD & ASSOCIATES, 409 BEARDEN PARK CIR K, Knoxville, TN 37919-7448
518627373 +Weir & Plaza LLC, 25 Sycamore Avenue, Suite 103, Little Silver, NJ 07739-1251
518627362 +nrg Home Solar Collections, 910 Louisiana Street, Houston, TX 77002-4916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2020 00:58:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518627342 +EDI: AMEREXPR.COM Jun 13 2020 04:13:00 AMEX, PO BOX 297871,
Fort Lauderdale, FL 33329-7871
518627341 +EDI: AMEREXPR.COM Jun 13 2020 04:13:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
518846180 EDI: BECKLEE.COM Jun 13 2020 04:13:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518627345 EDI: BANKAMER.COM Jun 13 2020 04:13:00 BANK OF AMERICA, PO BOX 982238,
El Paso, TX 79998
518627344 EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank of America, PO Box 15019,
Wilmington, DE 19886
518627346 +EDI: TSYS2.COM Jun 13 2020 04:13:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
Wilmington, DE 19899-8803
518627348 +EDI: WFNNB.COM Jun 13 2020 04:13:00 COMENITY BANK/LNBRYANT, PO BOX 182789,
Columbus, OH 43218-2789
518627349 +EDI: WFNNB.COM Jun 13 2020 04:13:00 COMENITYBANK/VICTORIA, PO BOX 182789,
Columbus, OH 43218-2789
518627350 +EDI: WFNNB.COM Jun 13 2020 04:13:00 COMENITYBANK/WAYFAIR, PO BOX 182789,
Columbus, OH 43218-2789
518627355 +E-mail/Text: taxcollections@twp.howell.nj.us Jun 13 2020 00:59:07 Howell Township,
PO Box 580, Howell, NJ 07731-0580
518627356 E-mail/Text: bncnotices@becket-lee.com Jun 13 2020 00:57:28 KOHLS/CAPONE,
N56 RIDGEWOOD DR, Menomonee Falls, WI 53051
518844363 E-mail/PDF: resurgentbknofications@resurgent.com Jun 13 2020 01:03:02 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518627358 +EDI: TSYS2.COM Jun 13 2020 04:13:00 MACYS/DSNB, PO BOX 8218, Mason, OH 45040-8218
518627361 +E-mail/Text: bnc@nordstrom.com Jun 13 2020 00:57:43 NORDSTROM/TD BANK USA,
13531 E CALEY AVE, Englewood, CO 80111-6504
518627363 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 13 2020 00:58:46 Quicken Loans,
1050 Woodward Avenut, Detroit, MI 48226-1906
518627366 +EDI: RMSC.COM Jun 13 2020 04:13:00 SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015
518627367 +EDI: RMSC.COM Jun 13 2020 04:13:00 SYNCB/JCP, PO BOX 965007, Orlando, FL 32896-5007
518627854 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518627368 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank/Amazon, PO Box 960013,
Orlando, FL 32896-0013

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Jun 12, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518627370 +EDI: CITICORP.COM Jun 13 2020 04:13:00 THD/CBNA, PO BOX 6497,
Sioux Falls, SD 57117-6497
518859052 +EDI: AIS.COM Jun 13 2020 04:13:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518627371 +EDI: VERIZONCOMB.COM Jun 13 2020 04:13:00 Verizon Cellular, PO Box 408,
Newark, NJ 07101-0408

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +NextGear Capital, Inc., 1320 City Center Drive, Ste. 100, Carmel, IN 46032-3816
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.axiosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.axiosfs.com
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donna L. Thompson on behalf of Plaintiff Automotive Finance Corporation
donna.thompson@dlthompsonlaw.com, dlthompsonlaw@aol.com
Holly Smith Miller on behalf of Joint Debtor Debra Shaw hsmiller@gsbblaw.com
Holly Smith Miller on behalf of Defendant Michael Steven Shaw hsmiller@gsbblaw.com
Holly Smith Miller on behalf of Debtor Michael Steven Shaw hsmiller@gsbblaw.com
Nicholas M. Gaunce on behalf of Creditor NextGear Capital, Inc. ngaunce@eckertseamans.com,
nicholasmgauce@gmail.com
Nicholas M. Gaunce on behalf of Plaintiff NextGear Capital, Inc. ngaunce@eckertseamans.com,
nicholasmgauce@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10